

**Information to identify the case:**

Debtor 1	<b>Shawn W Deffner</b>	Social Security number or ITIN	xxx-xx-9420
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22776-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shawn W Deffner

5/10/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Shawn W Deffner  
Debtor

Case No. 19-22776-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 10, 2023

User: admin  
Form ID: 318

Page 1 of 5  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2023:

Recip ID	Recipient Name and Address
db	+ Shawn W Deffner, 2316 Columbia Ave., Pittsburgh, PA 15218-1912
15110622	+ Borough of Swissvale, c/o Litigation Dept., 546 Wendel Road, Irwin, PA 15642-7539
15147782	+ Borough of Swissvale, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15110632	+ James & Barbara Wally, Magisterial Judge James A. Motznik, 736 Brookline Blvd., Pittsburgh, PA 15226-2178
15086083	Key Bank, Attn: Bankruptcy Dept., Oh-01-51-06224910 Tiedeman Rd., Brooklyn, OH 44144
15110638	+ Metro Family Practice, 1789 S Braddock Ave., Ste. 410, Pittsburgh, PA 15218-1881
15569368	Metro Family Practice, ATTN# 30672C, PO Box 14000, Belfast, ME 04915-4033
15110642	Quest Diagnostics venture LLC, PO BOX 740717, Cincinnati, OH 45274-0717
15086092	+ Statebridge Company LL, 5680 Greenwood Plaza Blvd, Greenwood Village, CO 80111-2414
15110646	+ Sto Rox Neighborhood Health Council, Hilltop Community Helathcare Center, 710 Thompson Ave., Mc Kees Rocks, PA 15136-3808
15147814	+ Woodland Hills School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	May 11 2023 03:42:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	May 11 2023 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2023 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 11 2023 03:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2023 23:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	May 10 2023 23:54:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15110619	+ Email/Text: legal@arsnational.com	May 10 2023 23:54:00	ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
15086073	+ Email/Text: bncnotifications@pheaa.org	May 10 2023 23:54:00	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15110617	+ Email/PDF: bncnotices@becket-lee.com		

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		May 11 2023 00:03:26	American Express, P.O. Box 650448, Dallas, TX 75265-0448
15103356	Email/PDF: bncnotices@becket-lee.com	May 11 2023 00:03:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15086074	+ Email/PDF: bncnotices@becket-lee.com	May 11 2023 00:03:07	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15086075	+ EDI: BANKAMER.COM	May 11 2023 03:42:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15086076	+ EDI: TSYS2	May 11 2023 03:42:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15110628	Email/Text: jcarlick@crossriver.com	May 10 2023 23:54:00	Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
15086077	+ EDI: CAPITALONE.COM	May 11 2023 03:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15103089	EDI: CAPITALONE.COM	May 11 2023 03:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15086078	+ EDI: CITICORP.COM	May 11 2023 03:42:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15125381	EDI: CITICORP.COM	May 11 2023 03:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15086079	+ EDI: CITICORP.COM	May 11 2023 03:42:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15110626	+ EDI: CCS.COM	May 11 2023 03:42:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15086080	+ Email/PDF: creditonebkn notifications@resurgent.com	May 11 2023 00:03:04	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15122857	+ Email/Text: kbarkley@bernsteinlaw.com	May 10 2023 23:55:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15190764	Email/Text: ECMCBKNotices@ecmc.org	May 10 2023 23:54:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15086082	+ EDI: AMINFOFP.COM	May 11 2023 03:42:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15323557	Email/Text: Bankruptcy@Freedommortgage.com	May 10 2023 23:54:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15110629	EDI: IRS.COM	May 11 2023 03:42:00	Department of the Treasury, Internal Revenue Service, 310 Lowell St, Stop 360, Andover, MA 01810-9041
15092987	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 10 2023 23:55:00	KeyBank, N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15089209	Email/PDF: resurgentbkn notifications@resurgent.com	May 11 2023 00:03:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15110634	+ EDI: LENDNGCLUB	May 11 2023 03:42:00	Lending Club, 595 Market Street #200, San Francisco, CA 94105-2802
15086084	+ EDI: LENDNGCLUB	May 11 2023 03:42:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
15565143	Email/PDF: MerrickBKNotifications@Resurgent.com	May 11 2023 00:03:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15086085	+ Email/Text: bankruptcy@marinerfinance.com	May 10 2023 23:54:00	Mariner Finance, Attn: Bankruptcy Department, 8211 Town Center Dr., Baltimore, MD 21236-5904

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15086086	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 11 2023 00:03:09	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15086087	+ Email/Text: nsm_bk_notices@mrcooper.com	May 10 2023 23:54:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15086088	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 10 2023 23:54:00	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
15088436	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 10 2023 23:54:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15099505	+ Email/Text: bncnotifications@pheaa.org	May 10 2023 23:54:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15086090	^ MEBN	May 10 2023 23:44:19	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15118789	^ MEBN	May 10 2023 23:44:57	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd., Building 6&8, Charlotte, NC 28217-1932
15086091	+ Email/Text: mtgbk@shellpointmtg.com	May 10 2023 23:54:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15086093	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 10 2023 23:54:00	Tribute Card, Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
15124156	+ Email/Text: mtgbk@shellpointmtg.com	May 10 2023 23:54:00	U.S. Bank Trust National Association et al, c/o NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
15086094	+ EDI: LCIUPSTART	May 11 2023 03:42:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15567410	^ MEBN	May 10 2023 23:44:54	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15118777	EDI: AIS.COM	May 11 2023 03:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15110649	+ EDI: VERIZONCOMB.COM	May 11 2023 03:42:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
15569369	+ EDI: VERIZONCOMB.COM	May 11 2023 03:42:00	Verizon FIOS, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Company LLC, fka Nissan Mo
cr		ROUNDPOINT MORTGAGE SERVICING CORPORATION
15086089		Plains Commerce Bank
15110641		Plains Commerce Bank
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15110616	*+	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15110618	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15110620	*+	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15110621	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15110623	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15110624	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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15110625	*+	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15110627	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15110630	*+	Finance of America Mortgage, 300 Welsh Road, Building 5, Horsham, PA 19044-2250
15110631	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15110633	*	Key Bank, Attn: Bankruptcy Dept., Oh-01-51-06224910 Tiedeman Rd., Brooklyn, OH 44144
15110635	*+	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
15110636	*+	Mariner Finance, Attn: Bankruptcy Department, 8211 Town Center Dr., Baltimore, MD 21236-5904
15110637	*+	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15110639	*+	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15110640	*+	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
15110643	*+	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15110644	*+	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15110645	*+	Statebridge Company LI, 5680 Greenwood Plaza Blvd, Greenwood Village, CO 80111-2414
15110647	*+	Tribute Card, Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
15110648	*+	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15086081	##+	Finance of America Mortgage, 300 Welsh Road, Building 5, Horsham, PA 19044-2250

TOTAL: 4 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2023 at the address(es) listed below:**

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Shawn W Deffner areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Brian Nicholas	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Company LLC fka Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

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TOTAL: 9